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Mar 6, 1998

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TITLE: ACCOUNT SETTLING SYSTEM BY CREDIT CARD ON INTERNET UNNECESSITATING  
ENCIPHERMENT OF CREDIT CARD NUMBER

PUBN-DATE: March 6, 1998

## INVENTOR-INFORMATION:

NAME

COUNTRY

HORIE, JUNICHI

## ASSIGNEE-INFORMATION:

NAME

COUNTRY

KK AIMU

APPL-NO: JP08260071

APPL-DATE: August 26, 1996

INT-CL (IPC): G07F 7/12; G06K 17/00

## ABSTRACT:

PROBLEM TO BE SOLVED: To provide a system for the settlement of accounts with not any cipher but a credit card by preliminarily deciding the ID of an individual member which can be used only on an internet between a card company and a card member, and using it for the settlement of accounts.

SOLUTION: A card company 2 distributes an ID 1 exclusive to an internet to an individual card member 3, and allows the card member 3 to register an electronic mail address 5 for confirmation. At the time of card settlement, the card member 3 communicates the ID 1 exclusive to the internet and the electronic mail address 5 to an affiliated shop 4 of the card. The affiliated shop 4 informs the card company 2 of the above mentioned ID 1 and the electronic mail address 5, and requests approval, and transaction is established when the approval is obtained.

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**Abstract (Document Summary)**

Cybercash Inc., the developer of an electronic payment system for the Internet, has signed an agreement to distribute its system in Canada.

① National Bank of Canada, a Montreal-based bank with 650 branches, has signed up to distribute the Cybercash "wallet," which allows consumers to pay by credit card for products sold by merchants over the Internet.

**Full Text (256 words)**

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Cybercash Inc., the developer of an electronic payment system for the Internet, has signed an agreement to distribute its system in Canada.

① National Bank of Canada, a Montreal-based bank with 650 branches, has signed up to distribute the Cybercash "wallet," which allows consumers to pay by credit card for products sold by merchants over the Internet.

"The most significant thing about this is that for the very first time a bank is committing to the distribution of wallets," said Magdalena Yesil, a co-founder and vice president of Cybercash.

"We think this is the beginning of a trend where banks are going to be involved in the distribution of electronic wallets."

① National Bank of Canada is soliciting merchants who want to set up "virtual stores" on the World Wide Web. Brigitte Limoges, a product manager for the bank, said a bank-sponsored Internet shopping mall will open for

business this summer, with Cybercash's products as a transactional cornerstone.

"We will be able to offer a new product to our merchants, and we will offer to the consumer a secure way to buy things on the Internet," Ms. Limoges said.

In addition to the Cybercash wallet, the company offers a product it calls Cashregister to let merchants to accept virtual payments.

By the end of the year, the Cybercash wallet will be able to accept electronic checks and coins, company officials said.

Ms. Yesil said the company's goal is to make its products "ubiquitous for Internet commerce."

"Enabling Canadian banks is our first step in that direction," she said.

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